

FIG. 1

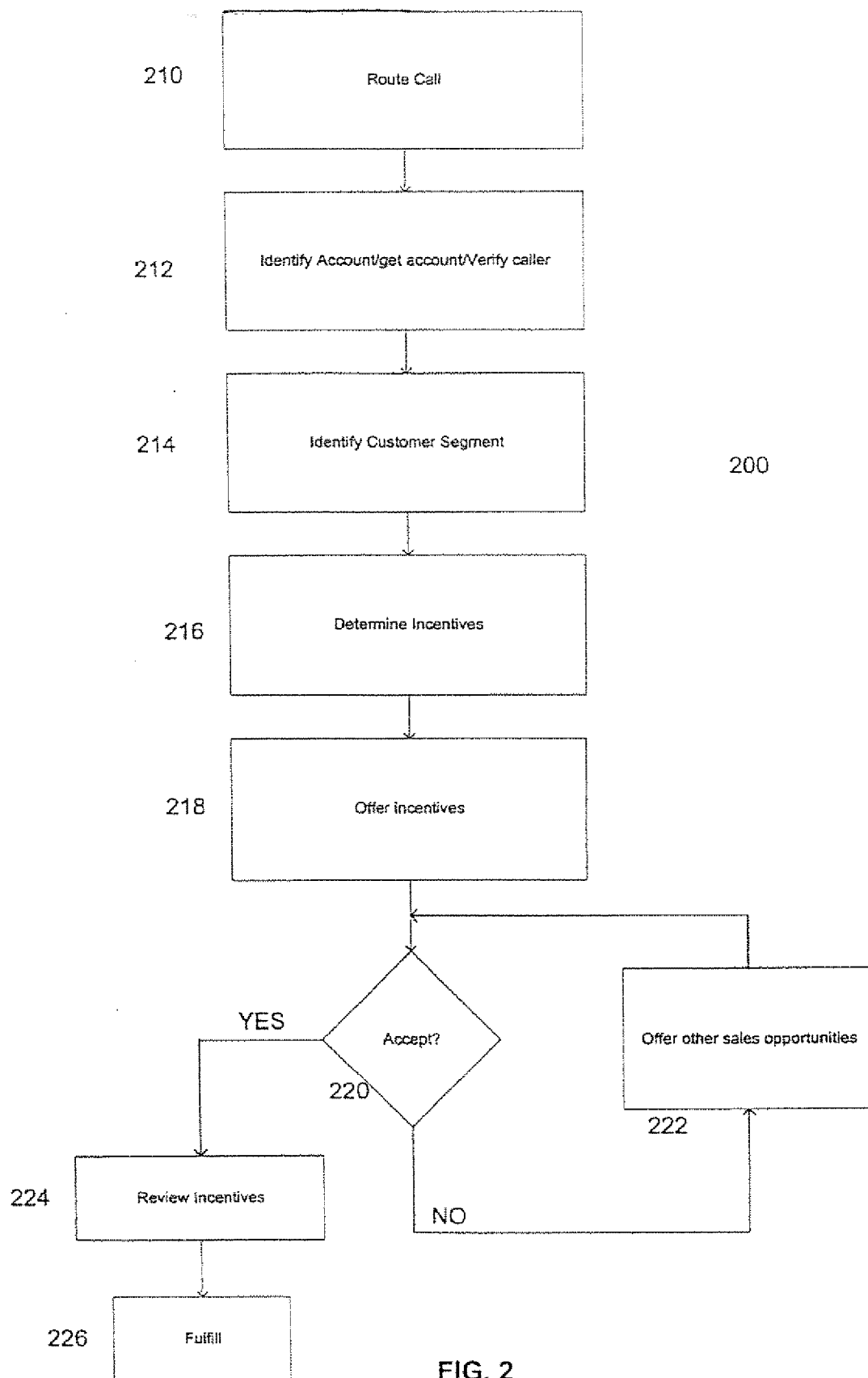


FIG. 2

Customer Service Application

File Edit Options Window Help

No work available

☐ Receive Work

DELETE CASE

DEFER

FINISH

310

Prompt

Thank you Mr/Mrs. <name>.

How may I assist you with your account today?

Account Information

Account Number:

Primary Customer:

Address:

Home Phone:

Current Balance:

Current Credit Line:

Available Credit:

March APR:

Cash APR:

Card Information

Open Date:

Status:

Product:

Level:

Association:

Expiration Date:

316

Gather Information

Identity

Profile

Pricing

Account Summary

Case History

Close Account

Memo

Account Information

Account Number: 1234-5678-90 12-3456

Identify

Clear

or

Search for Accounts:

Search

Caller Verification

Card Holder: John Simmons (Primary)

Caller:

Verified

Not Verified

Mother's Maiden Name: Smith

Primary Phone Number: 263-234-2343

Social Security Number: 123-34-3445

Call Type:

None Selected

Close

APR - Reprieve

APR - Competitive Offer

APR - Fees

APR - Account Consolidation

318

320

322

Offered Work

Proceed

312

Incentive Information

Incentives

Incentive Group

Available Incentives

Offer

Selected Incentive:

330

314

Incentive Eligibility Rating

CLT

BT

APR

FEE

PROMO

FIG. 3

Customer Service Application

File Edit Options Window Help

No work available ☐ Receive Work

DELETE CASE DEFER FINISH

310 Prompt

To locate your account information, may I please have your social security number?

Account Information

- Account Number:
- Primary Customer:
- Address:
- Home Phone:
- Current Balance:
- Current Credit Line:
- Available Credit:
- Month APR:
- Cash APR:

312

Card Information

- Open Date:
- Status:
- Product:
- Level:
- Association:
- Expiration Date:

314

Gather Information

Identity Profile Pricing Account Summary Case History Close Account Memo

Search for Accounts/Customer

Please Enter:

Social Security #: Search

or

Telephone #: Clear

or

Last Name:

First Name:

State: Zip Code:

Search Results

Account #	Name	Address	St

410

420

Select Cancel

Selected incentive:

Incentive Eligibility Rating

CLI ☐ BT ☐ APR ☐ FEE ☐ PROMO ☐

FIG. 4

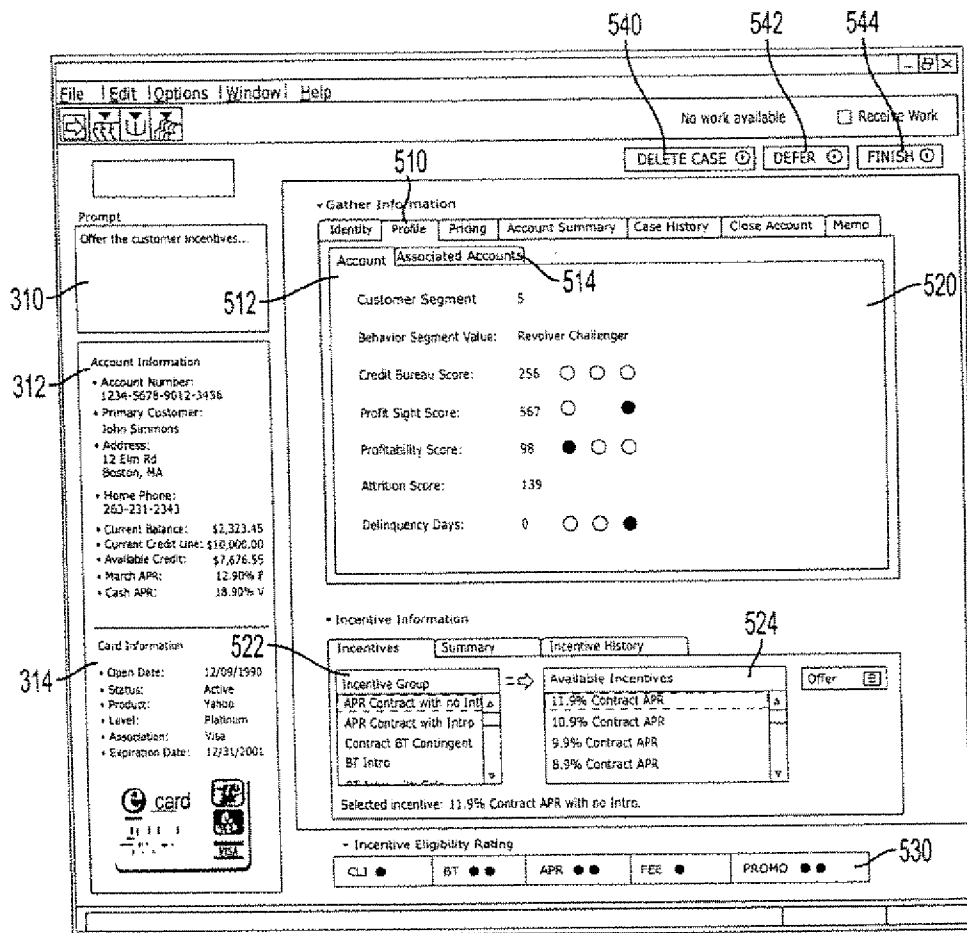


FIG. 5

File | Edit | Options | Window | Help

No work available

☐ Receive Work

DELETE CASE

DEFER

FINISH

Prompt

Offer customer incentives...

Account Information

- Account Number: 1234-5678-9012-3456
- Primary Customer: John Simmons
- Address: 12 Elm Rd, Boston, MA
- Home Phone: 261-231-2343
- Current Balance: \$2,323.45
- Current Credit Limit: \$10,000.00
- Available Credit: \$7,676.55
- March APR: 12.90% F
- Cash APR: 18.90% V

Card Information

- Open Date: 12/09/1999
- Status: Active
- Product: Yahoo
- Level: Platinum
- Association: Visa
- Expiration Date: 12/31/2001

Gather Information

Identity

Profile

Pricing

Account Summary

Case History

Close Account

Memo

Account

Associated Accounts

Customer Segment: 5

Behavior Segment Value: Revolver Challenger

Credit Bureau Score: 256 ☐ ☐ ☐

Profit Sight Score: 567 ☐ ☒

Profitability Score: 98 ☒ ☐ ☐

Attrition Score: 139

Delinquency Days: 0 ☐ ☐ ☒

Incentive Information

Incentives

Summary

Incentive History

Status	Description	Date
Filled	Full Check Fee Waiver	06/20/1999
Rejected	APR Decrease from contract to 10.90%	06/20/1999
Held	\$5,000.00 xfer @3.99% for 3 mo. from account...	06/15/1999

Incentive Eligibility Rating

CLI

BT

APR

FEE

PROMO

FIG. 7

Customer Service Application

File Edit Options Window Help

No work available ☐ Receive Work

DELETE CASE DEFER FINISH

Prompt

310

Account Information

- Account Number:
- Primary Customer:
- Address:
- Home Phone:
- Current Balance:
- Current Credit Line:
- Available Credit:
- March APR:
- Cash APR:

312

Card Information

- Open Date:
- Status:
- Product:
- Level:
- Association:
- Expiration Date:

314

Gather Information

Identity Profile Pricing Account Summary Case History Close Account Memo

Account Information

Account Number: 1234-5678-90 12-3456 Identify Clear

or

Search for Accounts: Search

810

Retrieve Deferred Work

Account: 1234-5678-9012-3456 Caller: John Simmons

Defer Date	Call Type	Reason	Caller (Roles)
06/22/1999	Credit Line Increase	Caller had to decide on amount	John Simmons (P)
06/20/1999	APR Decrease	Caller had to hang up	Jane Simmons (S)
06/20/1999	Credit Line Increase	Caller needed more information	John Simmons (P)
06/15/1999	AMF Waiver	Caller wanted full waiver	John Simmons (P)
06/13/1999	Late Charge	Caller wanted late fee for May	Jane Simmons (S)

Proceed Cancel

Selected Incentive:

• Incentive Eligibility Rating

CLI BT APR FEE PROMO

FIG. 8